



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:
Elana L Dobrowolski

Order Filed on January 17, 2017
by Clerk
Case No.: 16-26840-ABA
District of New Jersey
Adv. No.:
Hearing Date: 1/17/17

ORDER REGARDING REAFFIRMATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through _____ is hereby
ORDERED.

DATED: January 17, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Case No. -ABA

Debtor(s):

Order Regarding Reaffirmation Agreement

Page 2

The Reaffirmation Agreement between the Debtor(s) and PNC Bank,

NA _____

_____ is:
(Creditor)

_____ Approved

_____ XXX _____ Disapproved. However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of 11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further order of this Court in order to exercise any remedies under the subject installment agreement with respect to any pre-petition non-monetary defaults thereunder.

IT IS FURTHER ORDERED that in accordance with D.N.J. LBR 4001-2:

A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) a regular monthly statement or payment coupon;
- (2) a reminder statement which is informational only and does not demand payment;
- (3) a notice of the status of an escrow account, including a notice regarding calculation of a new monthly payment based on a change in the property tax or insurance premium; or
- (4) a notice of an adjustment to a variable rate monthly mortgage payment resulting from a change in the interest rate.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Elana L. Dobrowolski
 Debtor

Case No. 16-26840-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jan 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2017.

db +Elana L. Dobrowolski, 213 Park Place, Cherry Hill, NJ 08002-2759

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
 Denise E. Carlon on behalf of Creditor PNC Bank N.A. dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Lee Martin Perlman on behalf of Debtor Elana L. Dobrowolski ecf@newjerseybankruptcy.com,
 lmpcourt@gmail.com

TOTAL: 3